AGING AND WORK IN CANADA:
FIRM POLICIES

Victor W. Marshall
Joanne Gard Marshall

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Aging and Work in Canada: Firm Policies[1]

Victor W. Marshall, Dept. of Behavioural Science and Institute for Human Development, Life Course and Aging

Joanne Gard Marshall, Faculty of Information Studies and Institute for Human Development, Life Course and Aging

University of Toronto.
222 College Street, Suite 106
Toronto, ON, Canada M5T 3J1
(416) 978-7910 Fax (416) 978-4771
E-mail: victor.marshall@utoronto.ca

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Abstract

Few Canadian firms have explicit policies dealing with the aging of their workforces, other than pension policies geared to a conventional retirement age. However, other firm policies have unanticipated consequences that apply differentially to older and younger workers. This paper reviews several relevant firm practices used in Canada, including pension and benefits practices, training policies and programs, and work and family practices. The most dramatic firm practice that has an impact on the older worker is restructuring through downsizing the workforce by means of retirement incentives and layoffs. We introduce the issue by considering available national-level Canadian data, and then consider five case studies representing different configurations of firm practices. These cases are: Sun Life Assurance Company of Canada, NOVA Corporation, Slater Steels, Bell Canada, and the garment industry in Montreal. Both management and employee level data are presented. We argue the importance of organizational latitude in establishing firm-based policies that dramatically change the nature of the life course in Canada.

1. Introduction: Theme of the chapter.

The formal, institutionalized retirement age in Canada is 65. The actual retirement age is 62. The preferred retirement age (for those who state a preference) is 58 (Lowe, 1992). Data suggest that many people retire from the paid labour force at a time and in a manner not fully to their liking. For some it is too early, for others too late; for some it is too abrupt and unanticipated. The nature of the retirement process is changing in Canada. Canadian data concerning older workers and the retirement transition are limited but suggest the importance of firm policies in shaping the lives of older workers and their transitions into retirement. The life course experiences of people throughout their work lives are also shaped by firm policies, and these policies are changing the nature of the work career before people exit from the labour force and also before they leave the long-term career jobs that they have typically held.

Few Canadian firms have explicit policies dealing with the aging of their workforces, other than pension policies geared to a conventional retirement age. However, other firm policies that are not explicitly formulated on the basis of age have a differential impact on older and younger workers. There is great variability in different sectors of the Canadian economy in the extent to which such firm practices affect the older worker. This chapter reviews several relevant firm practices used in Canada, including pension and benefits practices, training policies and programs, and work and family practices. However, we focus on the most dramatic firm practice that has an impact on the older worker, restructuring through downsizing the workforce by means of retirement incentive programs or layoffs. The theme will be developed first in terms of available national-level Canadian data, and then by contrasting one case study (an insurance company) that is representative of the "best practice" of an earlier era, with four other cases representing different configurations of firm practices. These case study data include perspectives of both managers and employees. Where available, national-level data are also considered. We argue that firm-based policies are dramatically changing the nature of the life course in Canada.

2 The Canadian context for firm employment strategies

Firm-based employment strategies may be influenced by a number of factors, such as changing demographics, global economic changes, technological change, and ideologies governing corporate restructuring. Alternatively, these factors may exist without having any direct influence on firm-based strategies, although they may facilitate such strategies. At the least, these factors provide a context in which such strategies develop and are implemented.

2.1 The demographic context

Canada had a population of 29 million in 1993, and this will rise to 34-40 million by 2016 (George, et al., 1994, p.v.). Fertility rates have been around the 1.7 mark for some time, and the median age (33.9 years in 1993) is expected to rise to 40.4 by 2016, and 43.5 by 2041 (George et al., 1994, pp.v-vi, medium projection). In the context of the OECD countries, Canada has an aging but not yet an old, population. The percentage of the population aged 65 or older, now about 12%, is projected to rise to almost 25% by 2031 (George et al., 1994, p. vi, medium projection). Of more interest in terms of work and aging is that the age category 45-64 will expand sooner, as the baby boom ages. Canada had a surge in births in the twenty years following the end of the Second World War, giving it the largest "baby boom" in the world. The next fifteen years will see the entire baby boom generation move into the "older worker" age category (age 45-64). Meanwhile, despite a "baby boom echo" caused by the children of the baby boom generation, the overall trend is for fewer younger persons to be available to enter the labour market.

In past years, Canada has had to work hard at job creation in order to accommodate the baby boom generation. Despite declining sizes of entry cohorts to the labour force, the country has not succeeded in bringing its unemployment levels down. Until recently, some commentators (Foot and Gibson, 1994; McDonald and Chen, 1994) speculated that continued low fertility rates and small entry-level cohorts would necessitate retention of workers in the labour force rather than a move towards early retirement. However, the slowness of national economic recovery, continuing high unemployment levels, and corporate moves towards downsizing have acted to muffle any calls for retention of older workers or delayed retirement.

2.2 The economic context

Canada has experienced a protracted recession but appears to be recovering. This recovery has not led to significant increases in jobs, and most job growth is part-time. Pressures for restructuring of the economy have led to significant restructuring in the name of enhancing global competitiveness (Menzies, 1996). This has been at the expense of jobs, especially in manufacturing, transportation, and some other high-paying industries (Advisory Group, 1994). Canada in the 1990s is experiencing its fourth decade of rising unemployment. Unemployment rates averaged 4.2% during the 1950s, 5% during the 1960s, 6.7% in the 1970s, 9.5% in the 1980's and around 10% since then (Foot, 1996, p.68). Unemployment figures underestimate true unemployment because they omit “discouraged workers” who have temporarily dropped out of the labour force (they are no longer seeking work) or retired earlier than they would have like to retire.

Older workers have, on the whole, done better than younger workers. Unemployment rates among older workers are roughly the same as those of younger workers, and their real earnings have increased over the past quarter-century while those of younger males have decreased and those of younger females have increased less (Survey of Consumer Finances). Older workers (age 45 and older) constitute 28.4% of the labour force, 30% of the full-time labour force and 21.2% of the part-time labour force in 1994 (Statistics Canada, Labour Force Survey). Thus, older workers are slightly over-represented in more stable work situations.

About three-quarters of a million part-time workers say they would rather work full time (Advisory Group, 1994, p.2). A 1992 survey of persons not in the labour force estimated that 211,000 Canadians had retired earlier than they had planned. Economic reasons were most often given for this, accounting for 88,000 such unanticipated early retirements. About half of these were due to incentives and another half to plant closures or layoffs. (Lowe, 1992). Older workers, however, are less likely than younger workers to have lost jobs due to plant closings (Lauzon, 1995).

Labour force participation of older males has been declining, while that for women has increased. In the age range 55-64, the decline for men was from 76.4% in 1978 to 60.3% in 1994; the increase for women was from 32% in 1979 to 39% in 1994. Labour force participation of older workers appears to have levelled off, while that for men continues to decline steadily. In many cases, older men are more likely than women to be eligible for early retirement incentive packages based on age plus years of employment (hence the phrase "the rule of 80" where age and years of employment must total 80). The interrupted work careers of women, due to child-rearing, coupled with systematically lower wages, put them in a disadvantageous position even in the later years.

2.3 The Public Policy Context

As a federal system, Canada divides various powers between the federal government and the ten provinces and two territories; but many programs are delivered as federal-provincial/territorial partnerships. Federal labour force policy is under the jurisdiction of Human Resources Development Canada, a ministry which also has concerns for the provision of financial security in retirement. Job training and some employment functions are being devolved to the provinces. Canada has a universal health care (Medicare) system covering primarily physician and some other health professional visits and hospital care under a federal-provincial/territorial agreement confirmed by the Canada Health Act. This has an impact on firm-based health policies, if only in reducing the costs to firms.

Protection from discrimination in employment on the basis of age is provided under the Canadian Charter of Rights, but this does not preclude mandatory retirement, which has been upheld in specific cases under the Charter on the basis that it serves a public good that overrides individual rights.[2] Three provinces (British Columbia, Manitoba and Quebec) forbid mandatory retirement through legislation.

Income security is currently provided to citizens and landed immigrants through a

[2] As yet there is no generalizable principle under the Charter; decisions have been restricted to specific cases.

universal Old Age Security (OAS) program, supplemented if necessary by a Guaranteed Income Supplement (GIS).[3] These are funded through general government revenues and provide income at the near-poverty level and are not tied to labour force participation. However, the GIS is based on income need. In addition, the Canada Pension Plan (CPP) is funded through employer and employee earnings and provides portable pensions that are tied to labour force participation, while nevertheless serving a general social security function. Quebec runs its own similar plan but still participates in the governance of the CPP. The age of eligibility for OAS is 65, as is the normal age of eligibility for CPP. These conventions contribute to the institutionalization of age 65 as a year in which "normal" retirement is defined. Against this standard, "early" or "late" retirement pensions are provided between the ages of 60 and 70, with adjustments. The CPP is designed to replace up to 25% of average earnings, and the 1996 maximum monthly payment in 1996 is $727.08. The contribution rate for the CPP, 5.6% split between employers and employees, is low in comparison to all of the OECD countries, but is expected to rise to 10% over the next 25 years.

There is also a disability benefit payable to contributors under age 65 whose capacity to work is affected by a severe and prolonged mental or physical condition and who have made sufficient contributions to the program. The maximum monthly payment is higher than the pension payment, being $870.92 in 1996. [4]

The federal and some provincial governments have programs for labour force adjustment, of which the federal unemployment insurance system is the most prominent. Human Resources Development Canada announced changes to the plan in December 1995 in an attempt to reduce costs and curb reliance on the program by seasonal workers and firms that used the program to supplement workers' incomes during plant shutdowns and other forms of work intensity variation.

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[3] The March, 1996 federal budget proposed a new Seniors Benefit that would replace these two mechanisms, commencing in 2001.

[4] Survivor benefits are also paid in three categories: a one-time death benefit, a surviving spouse's pension, and a children's benefit for dependent children of a deceased contributor, paid to the age of 18 or during full-time school attendance to age 25.

Programs specifically targeted to older worker labour force adjustment issues are rare but have been reviewed by the Canadian Labour Market and Productivity Centre (CLMPC, 1990). It identifies the Program for Older Worker Adjustment (POWA) as the sole federal labour market program targeted at older workers. This program, begun in 1989, runs in partnership with the provinces, served almost 11,000 clients since its inception, but is currently threatened with abolition. It provides income support for some permanently laid off persons between the ages of 55 and 64. Workers must be permanently laid off in major layoff situations, with "major" being assessed by a federal-provincial committee on the basis of "significant economic disruption in the region; major loss of employment in the industry; very large lay-offs relative to size of community; large proportions of older workers affected; permanent loss of jobs; absence of alternative economic prospects; no prospects for re-employment; and no realistic prospect of retraining or mobility" (CLMPC, 1990, p. 29). To qualify, a worker must have been in the labour force for 15 of the previous 20 years. The level of the benefit is geared to the situation but capped at 70% of the maximum unemployment benefit.

Other Canadian programs for general labour force adjustment, including programs that assist with training or retraining, are open to older workers, even though older workers are not a target group (women, natives, visible minorities and the disabled constitute the four target groups). In 1987-88, older workers, while 25% of the labour force, accounted for only 8% of participation in these programs (CLMPC, 1990, pp. 30-31).

3. Methodology for the firm case studies

The chapter draws on five Canadian case studies conducted by the Issues of an Aging Workforce project.[5] These are: a life insurance company in Toronto (Sun Life Assurance Company of Canada); a steel mill in Hamilton (Slater Steels Specialty Bar Division); a company in Alberta

[5] We conducted comparison case studies of Prudential Life Insurance Company and the New York garment industry, but these American cases will not be discussed in this chapter.

involved in natural gas transmission and petrochemical manufacturing (NOVA Corporation); the garment industry in Montreal (five small firms, plus industry and union representatives); and a study of former Ontario employees of a telecommunications company (Bell Canada).

In the first three of these studies, data were gathered by means of key informant interviews, focus groups, mailed surveys of managers and employees, and archival sources such as the human resources department. In the garment industry study, literacy issues prevented us from using a questionnaire, but owner/manager and employee views were gathered by personal interview or focus group and various sector-based human resources data were analysed. The study of former Bell Canada employees was based on a questionnaire mailed to a representative sample of people who had left employment at Bell Canada during the previous decade. Sample information is summarized in Table 1.

Additional information about the case studies is given in separate sections below. In the case studies, we gathered data on both managers' and employees' attitudes and perspectives on issues of an aging workforce, including age-related dimensions of career mobility, retirement timing, the importance of technological and organizational change, health, and the work-family interface. Attention in this chapter focuses on formal policies or their absence, which relate to the retirement transition, and on managers’ perspectives.

Table 1

Sample Information by Case Study Site

	Sun Life	**NOVA**	**Slater Steels**	**Former Bell Employees**	**Montreal Garment**	**TOTAL**
Key Informant Interviews						
Number of Interviews	5	20	5	2	11	**43**
Structured Interviews						
Number of Interviews	N/A	N/A	N/A	N/A	18	**18**
Focus Groups						
Number of Focus Groups	6	11	3	2*	12	34
Number of Participants	37	62**	17	12	79	**197**
Employee Survey						
Attained Sample Size	831	1107	196	2147	N/A	**4281**
Response Rate	52%	75%	38%	60%	N/A	
Full-time***	822	1061	195	2147	N/A	4225
Part-time***	9	46	1	--	N/A	56
Manager Survey						
Attained Sample Size	37	165	14	N/A	N/A	**216**
Response Rate	73%	83%	61%	N/A	N/A	
TOTAL INDIVIDUALS CONTACTED						**4,755**

N/A Not available: no information was collected.
* Two focus groups were pilot tests for the Former Bell Employees interview schedule.
** Two focus groups were conducted as part of a Native Conference. The 50 individuals are not counted in the Total Individuals Contacted.
*** Part-time employees were excluded from all analyses. Bell sample refers to former employees.

4. Firm Behaviour

We begin by describing the situation at Sun Life Assurance Company of Canada. Sun life represents a traditional model of firm behaviour related to work over the life course and leading to retirement, and each of the other case studies represents a significant departure from that model. Our strategy is to draw out some generalizations about the range of firm behaviours, and likely future trends in those behaviours, through a comparative assessment of these cases.

4.1 Firm behaviour in the traditional "best practice" pattern (Sun Life)

Sun Life Assurance Company of Canada was, at the time we conducted the study, the second-largest life insurance company in Canada. The firm provides a wide range of financial products and services including life, health and disability insurance, annuities and pensions, mutual funds and savings plans, and trust, banking and investment management services. Its Canadian and international headquarters are located in Toronto in three sites or establishments that constituted our case study. Some of the more common types of occupations of Sun Life employees include actuaries, underwriters, claim processors, computer systems analysts, and investment managers. As is true for virtually all insurance companies in North America, its labour force is not union organized. A company-supported employee association restricts its activities to the social and recreational domains.

As of October 28, 1994, the employee staff count in Canada was 3,357. In comparison to some other industries that have experienced major downsizing, the employee numbers at Sun Life have remained relatively stable, although there was a reduction of 173 employees between March and October 1994. With some reductions in new, younger hires, the workforce at Sun Life is aging. Nevertheless, with a median age of 36 years, Sun Life has the second-youngest complement of the companies we studied. In terms of other demographic characteristics, the Sun Life sample is about equally divided between men and women. Its employees are well-educated, the second best educated, on average, of all companies we studied.

Sun Life has a traditional internal labour market policy. It generally recruits young employees for entry-level jobs and promotes from within thereafter. By posting all jobs lower than the Vice-Presidential level in a Canada-wide company posting system, it seeks to fill positions internally and advertises externally only if internal posting does not provide a suitable candidate. However, in practice considerable external hiring has been done at the senior specialist, manager, and officer levels.

Almost half of Sun Life Employees (46%) said that they obtained their current job as a result of a promotion, and over one-fifth (23%) said that their current position came through a lateral move. One quarter said this was their first job with the company, and 6% said their current job came as a result of a redefinition of their former job. Even though the percentage who said their current job came from a promotion was much higher than in the two other Canadian companies for which we have comparable data (NOVA and Slater Steels), the Sun Life employees have a sense of being plateaued, with mobility blocked by a large number of baby boomers ahead of them. However, they seem to be fatalistic about this and to bear little ill will towards the baby boomers who are ahead of them in the corporate hierarchy. As one female administrative staff member said, “But at a certain level there are levels that are kind of dead. Like you got in here and you are just waiting for the guy to retire or drop dead”. Perhaps as a consequence of limited upward mobility, lateral moves appear to be appreciated, especially by younger staff. As an older female professional put it, “It’s viewed very positively to move laterally .... Well, the feedback I get back from the younger staff is that they like it. They have another vision and I guess it’s normal now to get a little more experience instead of just being a specialist in your own field”. The company has no formal policy concerning job ladders but a Human Resources Department representative noted that the company was working to identify its job ladders so as to help employees with their career planning.

Because the company is extremely successful and has not introduced formal downsizing programs involving early retirement or other severance programs, the employees are relatively secure in their jobs. In the Employee Survey, only 4.5% of Sun Life employees aged 40 or older said that it was likely that they would lose their jobs in the coming year (LeBlanc, 1995, p.111).

For many years Sun Life has provided for flexibility in it workday, allowing its employees to work the required 7.25 hours per day between 7:30 a.m. and 6:00 p.m., on a consistent schedule with managerial approval. About 90% of the workforce works on flextime, but many focus group respondents suggested that managerial discretion leads to inconsistency in the availability of this option. Other flextime options available at managerial discretion include a compressed work week, reduced hours, job sharing and work at home programs. In addition, ten personal sick leave days and five family-related sick days are allowed each year. The company also contracts with an external an employee assistance program that includes an eldercare component. Employee satisfaction with the company's flexibility in terms of their family responsibilities is very high, with 94% of employees saying that their managers showed flexibility (LeBlanc, 1995, p. 113).

The company's private pension plan matches or exceeds industry standards, with a defined-benefit, non-contributory pension plan for all regular full-time and reduced-hour employees. Employees are eligible automatically from their first day of employment. The benefit calculation has three components: a) 1.25% of an employee's best average salary over three consecutive years in the employee's final ten years' of service up to the statutory pensionable earnings (about $33,000 per year); b) a 1.75% contribution of the best average salary above the statutory pensionable earnings; and c) the sum of these two is multiplied by the total number of years and months an employee worked for Sun Life up to a maximum of 38 years (LeBlanc, 1995, p.114). This form of pension plan gives a premium to long-service employees but does allow for some employment disruption, particularly prior to the final ten years of employment.

Sun Life has no formal policies that deal explicitly with age or age-related dimensions of its workforce, except for its traditional retirement policies that rely on and reinforce a model of the working life course that had been typical in Canada until it began to erode over the past decade. Slater Steels represents a variant on this theme. It too lacks formal age-related policies with the exception of retirement policies. But it has an appreciation for seniority that characterizes unionized industries in Canada. It also differs from Sun Life not only in that it is unionized and Sun Life is not, but in that it has undergone significant reductions in the size of its workforce.

4.2 Firm behaviour in a company with downsizing by attrition (Slater Steels)

Slater Steels is a specialty steel company operating in a number of markets. The company manufactures and markets specialty bar products; stainless, carbon and low alloy steels; as well as valve, mold, tool and die steels from its three mini-mills. Hamilton Specialty Bar , our case study site, is one of six business units or divisions. Its product focus is special bar quality (SBQ) and low alloy steels marketable to a wide range of market sectors, such as transportation, agriculture, mining, forging and cold finishing. In 1994 over 80% of Hamilton Specialty Bar's shipments went to the automotive industry. The remaining 20% of shipments were made to customers in mining, construction and steel service businesses.

The production and maintenance (hourly) workforce at Hamilton Specialty Bar is organized by the United Steel Workers of America. Technical workers in the laboratory also belong to the same Union. Clerical staff in the office and all managerial and supervisory (i.e. salaried) staff are not unionized.

In 1994 the company as a whole employed 1,727 persons, down from 2,004 employed in 1990. Reduction in the size of the workforce has been made possible by extensive technological changes in the steel production process. In the Specialty Bar Division there were 536 employees in 1995 when the survey was initiated. With very low hiring over the past decade, and a policy of downsizing largely through attrition[6], the average age of the workforce at the Hamilton Specialty Bar division is higher than the average age at most other Canadian establishments. In our sample, the median age is 48, a decade older than at Sun Life or NOVA. This is a company whose workforce is largely male. The educational levels of Slater employees are varied, including professional engineers, but with almost half the employees having high school education or less.

The Slater workforce has had great job stability. We asked employees how long they had been in their current job, and how long with the company. The average duration of the current

[6] There have been some limited occasions when a "window" for early retirement was opened wider through incentives; but these have not been large or frequent.

job was 8.7 years (median 5); and the average duration of employment with the company was 18.8 years (median 19). This is ten years longer than company duration at Sun Life or NOVA. However, Slater employees have less upward mobility than employees in these other companies. Only 33% described their current job as the result of a promotion; 34% saw it is a lateral move, 10% as a redefinition of their previous job, and for 23%, this was their first job in the company. In this unionized work setting, 69% of the hourly paid (unionized) employees posted for their jobs, compared to just 15% of non-unionized employees in salaried positions. As one unionized employee put it, “seniority is 95% of the picture, you know, assuming you have the qualifications to apply for the job”.

There are few new recruits to replace employees should they move up and, in a company downsizing by attrition, few vacancies to occupy. The company’s retirement policies do little to open up such vacancies. Early retirement can be taken by unionized employees with a full basic pension if the employee is at least 62 years of age with at least 10 years of credited service; or if the employee has 30 years of credited service; or if an employee who is at least 55 years old with 10 or more years of service is required by the company to retire. Salaried (non-unionized) employees have somewhat less favourable early retirement provisions. To be eligible for early retirement with a full pension they must be age 62 with at least two years of credited service; or age 55 with at least 30 years of credited service; or have at least 35 years of credited service. Both hourly and salaried employees can retire earlier than age 65 with reduced pensions. There is also a bridging benefit in these cases, which supplements the employee’s pension until they reach age 65. Pensions are partially (80%) indexed to increases in the Consumer Price Index. The bridging benefits and indexation apply to unionized employees only. Many employees expressed concern about the adequacy of the company pension as well as about the future of the Canada Pension Plan. However, there was no association between their income security (on several measures of income and assets) and their retirement expectations.

A disability pension is available to hourly employees who are permanently and totally disabled, under the age of 62, and have ten or more years of service. This lasts until the age of 65 when it converts to a retirement pension.

Slater has no programs or policies that would encourage workers to stay beyond the age of 65, and its early retirement pension provisions are not so strong as to provide a great incentive to retire much before age 62. The average age at which employees say they expect to retire is 60.1 (sd=4.1; median=60), and three-quarters of them expect to retire before age 65.

The Slater Steels case study showed us that blocked career mobility does not in itself provide incentives for people to leave a company. This is because plateauing simultaneously signals to the employee that he or she would face poor employment opportunities in the external labour market. At Slater there is low mobility but moderately high job security, protected in part by union-related seniority provisions. When we asked employees if they thought that “any employees will lose their jobs or be laid off due to downsizing in this plant next year?”, 54.6% answered yes, 20.9% answered no, and 24.0% said they did not know. However, only 4.6% thought they might personally lose their job in this way, and 69.6% said they would not (25.5% said they did not know).

4.3 Firm behaviour in a declining industry (the Montreal garment industry)

The Montreal garment industry case study was not restricted to one firm or establishment. Rather, we worked with the International Ladies’ Garment Workers’ Union (ILGWU), an industry association (The Quebec Fashion Apparel Manufacturers’ Guild, and five manufacturing establishments. In addition, we gathered data from key informants in the industry. Our objective was to characterize the nature of the industry (rather than one firm or establishment in the industry) by drawing on these complementary sources of data. This strategy is appropriate given the small size of firms and establishments in this industry, their high interconnectedness, and extensive labour mobility among them. It should be noted that, in focusing on a unionized sector of this industry, we dealt with employees who received higher pay and better benefits than are received by the typical garment worker. Nevertheless, this case study portrays a highly marginalized work force.

The Montreal garment industry, like the Canadian industry as a whole, is diversified but specializes in fashionable, high-quality garments. Over the past few decades it has been strongly affected by economic recession, free trade, new technologies and intense competition on a global sphere. It has undergone major restructuring to create a market niche and maintain its economic viability. There are over 100,000 garment workers in Canada, 65,000 in Quebec, and most of these are in the Montreal area. At least twenty-five different occupational groups are found in the industry.

Workers in the industry are predominately (75%) female and the average age of workers is higher than is typical for Canadian industries. As a shrinking industry, there are few new entrants and hence fewer younger workers. The garment industry has provided jobs for successive waves of immigrants, most recently from South-east Asia. The immigrant workforce, complemented by rural-original workers, has low educational attainment and limited human capital to bring to the labour market.

Employment in the Canadian garment industry declined by 13% over the period 1986-1990, but union membership declined even more, 25% during the same period (HRDC, 1995; McMullin, 1996, p.158). The reasons for this are many, including declines in disposable incomes of Canadians leading to an eight percent reduction in expenditures on clothing over the period 1989-1992, globalization of the industry with a shift of jobs to countries with low wage or piecework rates, technological changes such as Electronic Data Exchange and jumbo-jet transportation that allow for "just-in-time" manufacturing on a large scale[7], and trade agreements that reinforce this trend by removing import barriers. The decline in the industry weakens the hand of labour, and key informants from the International Ladies' Garment Workers' Union (ILGWU) observed that they had not been able to negotiate wage or benefit increases under these circumstances (McMullin, 1996, p. 159).

One response of the industry to the global economic pressures has been to reduce costs

[7] Many Montreal manufacturing shops have shifted to primarily design work or design and cutting. The product, such as a blouse or a dress, might be cut, sewn and assembled in two or more overseas locations, tagged and bar-coded, and delivered straight to a specific retail outlet. This would not have been possible before the coordination made possible by computerization, but high speed delivery is another factor.

through de-unionization. Many companies that are unionized have declared bankruptcy, only to re-emerge a few months later as non-unionized shops making more extensive use of contract workers. Even unionized shops are doing more sub-contracting, either to non-unionized local manufacturers (many of whom use home workers), or overseas. The union Vice-President, Mr G. Roy, observed that Canadian bankruptcy legislation has recently been changed to discourage such practices, but:

> It is too easy to open and close a company in the apparel industry. What is deploring is that the workers are always at the end of the process. They lose conditions of work, the lose their pay cheque, they lose vacation pay, they lose their health benefits, they lose their pension benefits, they lose and lose and they are getting older. They are getting fed up, but they would like to go and work some place else maybe, but they do not have the opportunity because there are no jobs.

We do not have quantitative data on career mobility in the garment industry, because we did not administer a survey to employees. However, focus group data suggest that career mobility is not common in the industry. These marginalized, low-status workers had great difficulty in the focus groups we conducted understanding the concept of career and its applicability to them. Their work is craft or task oriented and workers tend to stay in the same job. The craft system in fact discourages mobility because workers are reluctant to give up a craft, such as sewing, in which they have accumulated experience, to enter at the bottom of another craft hierarchy. The structure of the work acts against upward mobility. Sewing machine operators can move up to become supervisors, but there are very few supervisor positions compared to the number of operator positions. Gender is also a factor. There are virtually no women working as cutters, which is a male-dominated, high status, and higher paid, position.

In the Montreal garment industry, the small size of firms and the fact that they are often both owned and managed as family businesses, may protect some older workers. But if employees of Sun Life could worry about managers having too much arbitrary discretion over the implementation of formal policies, it is likely that arbitrary discretion is a greater problem for garment workers. Early retirement is not at issue in this industry. The economic status of most workers is so marginal that they feel they must work if their health permits it. But the potential for job displacement is a pervasive threat to them, and their subsequent labour market chances are slim, either within the industry because the industry is in decline, or on the broader labour market because of their own limited human capital and the specificity of their craft skills.

In the garment industry, global restructuring has led to significant decreases in the number of manufacturing firms and jobs, as well as significant increases in contracting out of work to other countries or within Canada but to contractors who provide a less benign environment for older workers or any workers. Firm-based behaviours are not so much as result of explicit policy -- and certainly not policy that explicitly takes age into account -- but rather a result of a desperate attempt at survival under changing global economic conditions.

4.4 Firm behaviour with institutionalized early exit incentives (Bell Canada)

The Bell Canada case study differs from the others in that it focuses solely on persons who have left employment with the company of interest. However, it gives a window on firm-based policies affecting retirement because three-quarters of these former employees (most of whom had long years of service) left Bell well before the mandatory retirement age, and many of them accepted early exit incentives.

Bell Canada, incorporated in 1880, is Canada’s largest telecommunications company, and for the last 115 years has served its customers in Ontario and Quebec. Bell Canada currently provides a range of products and services including telephone, fax, video conferencing, audio conferencing and desktop teleconferencing, digital services, personal communications, data transmission, and home-based and corporate teleworking solutions. Bell Canada’s corporate headquarters are located in Montreal, Quebec. Seventy-nine percent of the Bell workforce is represented by two unions: the Canadian Telephone Employees’ Association (CTEA) and the Communications, Energy and Paperworkers’ Union of Canada (CEP) (Bell Canada, 1996).

In 1994, Bell Canada’s net income of $793 million was 8.9% below net income for 1993. The financial performance of Bell Canada in recent years has been affected by a decline in market share, pricing trends, and depreciation expenses arising from investments in technology.

In part, this financial situation has motivated a series of reorganizations, some of which have had important effects on older workers..

The workforce of Bell Canada has been decreasing in recent years. In 1992, Bell Canada had 56,628 employees; its complement decreased to 49,952 in 1993 and 48,496 in 1994 (Bell Canada, 1994). By the end of 1995, Bell Canada had 45,906 employees.[8] Bell Canada's current workforce reduction program is not its first. Early Retirement Incentive Plans (ERIP) were introduced in 1990. Another plan, the Voluntary Termination Incentive Plan (VTIP) replaced the ERIP in 1992, followed in 1994 by a Termination Incentive Package (TIP). Although these programs do not *target* older workers for termination, in effect, relatively more older workers take advantage of such programs.

All of the former employees in our sample were affected by the restructuring and downsizing of Bell Canada over the past decade. They left Bell during the years 1985 through March 1995. Their average age at the time they left Bell was 56 years. At the time of the case study, their average age was 61 years. About two-thirds of the Bell former employee sample were men. The educational levels were the lowest of all the case studies we conducted, except for the garment industry study. Two-thirds of these former Bell employees had attained only a high school education. This is despite the fact that 44% of them were managers.[9] This no doubt reflects cohort differences in educational attainment.

Bell Canada provided very high quality jobs for those persons who subsequently left the company and contributed to our survey. This point must be emphasized because many people who leave employment from other Canadian companies cannot be expected to do so well in retirement. Although most individuals in the study left Bell under an early retirement package

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[8] On March 29, 1995, Bell announced plans to cut another 10,200 jobs over the next three years (Campbell, 1995; Surtees, 1995). This current round of cuts does not affect our study population, all of whom left employment at Bell prior to 1 April 1995. However, the current round of cuts follows, more deeply, several previous cuts.

[9] Bell early retirement incentive programs targeted to discrete business units had the effect of leading managers to retire disproportionate to their relative numbers in the Bell workforce.

provided during a time of restructuring at Bell, most of their working lives to that point followed a "traditional" career pattern, which the American scholar Doeringer (1990, p. 7) has referred to as the "economic security package". Doeringer notes that most current retirees had stable work that "led to government and private pensions, job-based health insurance, protection from layoff, predictable promotions, and seniority as a criterion in promotions and protection from layoff". Aging, in this employment system (which was prevalent in Bell Canada up to 1995) was a positive thing because it led to more seniority and, with the passage of the years, promotion and higher wages. Most employees had experienced upward mobility over very long careers within the company, and their job satisfaction while at Bell was high. Nevertheless, about two thirds of those who left with a retirement incentive (and over half of managers) had not thought about leaving before the incentive program was introduced. The study therefore clearly shows the impact of company policies on retirement.

These early retirement incentive programs were targeted in terms of business objectives, and had been taken up by larger proportions of younger former employees than older ones. They were therefore apparently not targeted to remove older employees.[10] What factors were associated with a greater likelihood of leaving under an incentive? Poor health did not lead to early exit under these conditions. Rather, a weak relationship suggests that those in good health were more likely than those in poor health to leave early. Males and managers were more likely to have left under an early retirement incentive. As noted earlier, incentives were not targeted to one gender or another, or to occupational groups, but rather to "surplus departments". These were largely male dominated technical departments, according to a Bell official. We found no evidence that plateauing or blocked career mobility led to a greater likelihood of taking an early retirement incentive.

An important finding is that, of the large minority (43%) who said they would have preferred to have left Bell at a different time, most would have preferred to leave earlier rather

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[10] Our data do not allow us to ascertain the extent to which offers were made differentially on the basis of age or accepted differentially on the basis of age. However, the large degree of voluntariness attributed to retirement suggests that offers were not differentially made on the basis of age.

than later. On the other hand, just over one third would have preferred to remain working at Bell. In neither case could we ascertain factors that were strongly associated with these preferences. Having taken an early retirement incentive, most retirees (nearly three-quarters) considered the move a permanent exit; but then, one in five of these subsequently took paid employment. On the other hand, only three-quarters of those who said they intended to re-enter the labour force after leaving Bell actually did so by the time of the survey. That 25% did not may suggest a high rate of unemployment, discrimination or discouragement among this group. This indicates to us that the early retirement incentive programs introduce *turbulence* and uncertainty into people's life planning. It is also probable that lack of success in the job market leads individuals to redefine their retirement as having been a permanent exit.

A general research question we pursued through this and the other case studies (which focus on currently employed individuals) is whether specific policies influence retirement. Clearly, at Bell, a series of early retirement incentive programs has induced people who would not otherwise have done so to leave paid employment at Bell and, subsequently, to leave the labour force earlier than they would otherwise have done.

4.5 Firm behaviour that attempts downsizing through an age-neutral policy (NOVA Corporation)

NOVA is a worldwide natural gas services and petrochemicals company based in Alberta. It transports more than 15 percent of the natural gas produced annually in North America; and it is also among North America's largest producers of ethylene, polyethylene, styrene and polystyrene. Our study is confined to the Alberta operations of NOVA. The corporation's head office is located in Calgary, the petrochemical plant in Joffre (about 140 km north), and its field operations throughout the province of Alberta. In 1994, NOVA had 6,000 employees, 4,500 of whom were in Alberta. NOVA has a diversified labour force, with large numbers of administrative personnel, large numbers of technical and professional workers, many employees engaged in manufacturing, and a group of field operators.

The median age of NOVA employees is 38 years, higher than that at Sun Life. Three-quarters of its employees are male, reflecting the inclusion of field workers and petrochemical plant employees in this case. The employees at NOVA have widely differing educational levels, although in general this distribution is not terribly different from that in the insurance company. There are proportionately fewer with university degrees, but more employees with technical training that is necessary for many occupations in the gas pipeline and petrochemical manufacturing spheres.

A major business transformation of the company was initiated in 1991 to refocus and expand its major businesses -- pipeline and petrochemicals. NOVA is of interest because it has introduced a wide range of restructuring initiatives to increase its efficiency and competitiveness. This restructuring involves a reduction in the number of core employees, an emphasis on enhancing employee competencies and an increasingly reliance on contractual labour and services. This move towards a “flexible workforce” of core, term and contract workers is referred to by NOVA as the Shamrock approach to human resourcing. Although joint management-employee teams are involved in many aspects of achieving the corporate transformation which, in many cases involves downsizing and outsourcing, NOVA is a predominantly non-unionized company[11] and the workforce had little input into the decision to undertake this transformation.

The scope of change at NOVA is reflected by comparing its net income and employee complement levels at the end of 1981 and in 1995. The corporation had an annual net income of $130 million and employed almost 10,000 people at the end of 1981. In 1995, NOVA had $702 million in income (with assets totalling $9.2 billion), but had reduced its workforce to 5,700 employees.

If a particular process or service is not deemed to be strategic or closely aligned with NOVA's business growth opportunities, it is evaluated for outsourcing to an external provider under a procedure known as Resource Analysis. Such organizational restructuring can have a

[11] All of the company’s Alberta operations, which constitute our case study, are non-unionized. There is some unionization in eastern Canadian and American operations.

major effect on employees. For example, at one division, NOVA Gas Transmission Limited (NGTL), redesigned work processes resulted in internal postings of 450 jobs in January 1995.

The Employee Transition & Continuity (ET&C) program is offered to employees who are not placed in the restructured positions. The various options, which are designed to be age neutral, include severance payout, early retirement, work in the community, or funding to start a new business or return to school. Personal and financial counselling is made available to all NOVA employees through the Career Resource Centres and a variety of career development courses are offered. Employees are encouraged to take a positive view of workplace changes, through counselling programs, poster material that is prominently displayed on company premises, and articles appearing in the company-produced newsletter, NOVA NOW. An article in the June 1995 issue of NOVA NOW reflects the company's attempt to change the career expectations of employees. The article, entitled, "Take charge of your career with the Career Resource Centres" emphasizes that the expectation of continuing change at NOVA makes it unlikely that employees can depend on lifetime employment. Instead, employees are told to "invest in themselves" and to make themselves as marketable as possible for the new, flexible workforce. The company defines the career as belonging to the individual employee and not as a property of the social structure of the company. Thus, a framed quote from the CEO, Mr Ted Newall, found in the Career Resource Centres, tells employees:

> *Whether you continue to build your career with NOVA, or choose another career, now is the ideal time to carefully reflect on your future.*
>
> *Ted Newall*

The Career Resource Centres offer ten different workshops including one called, "Life is a highway (and you're in the driver's seat)".

During 1995 and early 1996, 249 employees left NOVA under the ET&C program. The various options chosen are shown in Table 2. It is notable that the most popular for all three age groups is the entrepreneurial option in which employees with a viable business plan are given severance and a grant of up to $25,000 towards the purchase of their own business. Younger workers are more likely to take the skills upgrading, education or relocation options than are older workers. The community support option, in which employees can take a leave to work with a community-based, non-profit organization and be paid 50% of their current salary, was selected by about 6% of all age groups. Workers over age 45 are much more likely to take the severance payout or early retirement option than middle aged or younger workers.

Even though NOVA's ET&C program is designed to be age neutral, older workers are more likely to be in the program than younger workers. Workers over 45 represent 26% of the employee population studied; however, they represent 40% of the ET&C'd workers. In contrast, middle-aged and younger workers are proportionally under-represented. Perhaps older workers are more likely to be considered appropriate candidates for ET&C by those in decision making situations or by the older employees themselves, even in an environment like NOVA that makes efforts to take an age neutral approach. Offering early retirement packages is usually one of the first strategies selected by organizations that are downsizing and this pattern may be reflected in the NOVA findings.

Table 2

Selected ET&C Options by Age Group

(NOVA Human Resources Data; n=249)

	<35 years %	35 - 44 years %	45+ years %
Entrepreneurial	42	52	47
Skills upgrading	13	4	0
Relocation	11	4	2
Community Support	6	6	7
Education Leave	13	8	1
Leave of Absence	3	0	1
Severance/Early Retirement	14	27	42

	<35 years %	35 - 44 years %	45+ years %
Total n	64	86	99

The company’s implementation of the shamrock model can be seen in its hiring practices. As shown in Table 3, the proportion of permanent full-time employees being hired has declined since 1987, whereas temporary full-time and co-op students and others has increased dramatically. Together, the findings regarding the greater number of older employees in the ET&C program and the fewer number of permanent, full-time hires suggest that workers at either end of the career ladder are being affected more than are those workers in the middle.

Table 3

New Hires: 1987, 1990, & 1994 by Type of Employment

(NOVA Human Resources Data)

	Permanent Full-time n (%)	Temporary Full-time n (%)	Permanent Part-time n (%)	Temporary Part-time n (%)	Co-op Students & others n (%)	Total n
1987	223 (97)	2 (1)	2 (1)	0 (0)	3 (1)	230
1990	509 (92)	9 (2)	34 (6)	2 (0)	0 (0)	554
1994	65 (8)	253 (33)	1 (0)	43 (6)	414 (53)	776

Respondents to our Manager Questionnaire think that NOVA employees have been affected in a major way by the changes occurring in the company. Almost all of the managers (93%, n=150) strongly or somewhat agree that employees no longer think of working at NOVA as a lifetime job.[12] Similarly, 95% (n=154) strongly or somewhat agree that employees have to work longer and harder to keep NOVA competitive in the current environment.

Half of the managers (51%, n=83) strongly or somewhat agree that employees are generally positive about the changes. When asked about the effect of restructuring on older workers in particular, almost half (47%, n=78) think that restructuring will be disadvantageous to older workers, 38% are neutral on the issue and 13% think that it will be advantageous. The major reasons listed by managers for the perceived disadvantage are the difficulties that older workers may have in adjusting to major change (21%, n=34) and possible pressures on older workers to leave early (11%, n=18). Since we did not ask a comparison question about the potential disadvantage of restructuring for younger workers, we cannot assume that younger

[12] The response alternatives for all attitudinal questions allowed positive and negative responses in Likert scale format.

workers are perceived as less disadvantaged than older workers. In fact, our general impression was that restructuring, although seen as being in the best interests of the company by the majority of employees, was also seen as being very tough on employees of all ages. However, older workers are especially vulnerable in the current climate because of the perception that they are in a better position than middle aged workers to take an early exit package; and if they do lose their jobs, they have a more difficult time in the Canadian labour market (Advisory Group on Working Time, 1994; Heisz, 1996; Picot and Wannell, 1987), with longer duration of job-seeking, and shorter duration of subsequent jobs.

When we began this research in 1993, the trend towards downsizing and flexibility in the workforce was less evident. In fact, one of the major human resources trends being discussed at the time was the aging of the workforce and the possibility of a labour force shortage. As a result, a number of our survey questions investigated managers' awareness of the aging workforce issues as well as possible plans to introduce various incentives to *retain* older workers. We were also interested in attitudes towards older workers, since negative attitudes could limit the opportunities of older workers to stay in the workforce even though they were needed.

Almost half of NOVA managers (44%, n=68) say that recruitment and retention of older workers[13] is not yet a concern at NOVA and 17% (n=27) say that, although they see it as a possible concern, no plans to deal with it have yet been formulated. After our study was completed, the March 1996 issue of NOVA NOW reported that phased retirement is one of a number of options being considered by the Alternative Work Arrangement Team. The article points out that phased retirement is not yet a common practice, which is consistent with findings of the earlier Workforce 2000 survey undertaken by Towers Perrin (1991).

In general, managers' attitudes towards older workers at NOVA are very positive. Most of

[13] In our survey instruments we arbitrarily defined “older worker” as someone over age 50. The mean age at which managers defined someone as an older worker was 53.3 (sd=5.55; median=50); that for employees was 51.9 (sd=5.21; median=50).

the managers think that older workers are productive employees. Responses to other attitudinal items are shown in Table 4.

Table 4

Managers' Perspectives on Older Workers*

(NOVA Manager Survey)

Indicate your agreement or disagreement with each of the following statements. Older employees ...	Agree*** %	Unsure %	Disagree*** %	Total n**
Are marking time until retirement	16	14	71	156
Are productive employees	97	1	1	156
Cannot adapt to new technology	31	9	60	158
Have difficulty working overtime	22	34	44	158
Have difficulty with extended work schedules	31	40	29	157

**n's vary due to missing values; percentages may not add to 100 due to rounding
***we collapse the "agree strongly" and "agree slightly" categories, and the comparable "disagree" categories.

In general, managers have few reservations about older workers' productivity or commitment to their work, and few of them have negative views of their ability to adapt to technology or to work long hours.

Another insight regarding the perceptions of older workers at NOVA is provided by managers' responses to questions about maximum recruitment age. Some 43% of the managers say that no age is too old for someone to be recruited as a NOVA employee; however, another 43% (n=70) provide an age at which an employee is too old to hire. Younger ages are estimated for recruitment into shiftwork. The aging of the company's shiftworkers is a topic of managerial concern at NOVA.

NOVA is a rare company that has explicitly recognized issues of an aging workforce and attempted to deal with them through corporate policies. Yet it has failed to actually implement an age neutral policy or to implement its extensive restructuring without perceived disadvantages to older workers. The NOVA case study captures an image of an older generation of workers for whom the rules of the working life course have changed mid-stream. Younger workers are more receptive to the new reality of working for a company that expects little or no long-term commitment from them and makes no long-range commitments to them. This is not merely a cohort effect, but apparently results in part from the very large investment that NOVA has made in shaping its employee's views of their careers. These images of career contrast vividly with those at Sun Life or at Slater Steels, in that the career at NOVA is a property of the individual, whereas in the other companies the career is a property of the social structure of the firm. Both sets of images, of course, contrast with what is found in the garment industry, where there is no real evidence that people think in terms of either individually or socially structured careers.

5. Breaking the old contract between firm and employee: the new individualism of work.

At a time when Canadian employers are undergoing strong pressures to be more cost-efficient and to improve productivity in the service of international competitiveness, reducing the size of the employee complement is a preferred restructuring option, and while there are many ways to accomplish this, the early retirement incentive mechanism is the most common (Marshall, 1995; Useem, 1994). Most large Canadian companies allow early retirement without financial penalties to the company pension (Gibb-Clark, 1995a). The most common plans pay either two weeks or one month for every year of service, and there is an increase in employers making this provision as a lump sum payment (Gibb-Clark, 1995b). Coupled with management delayering as another re-engineering strategy, and reductions in new hires in many companies, the traditional pyramidal shape of the age structure of companies has been altered by truncating the top and upper-middle layers and pinching in the bottom layers. Substitution of technology for labour is also a factor contributuing to workplace change.

Corporate policies rarely explicitly focus on issues of age. Rather, they deal with other human resources issue but have unintended consequences for age. Moreover, it can be argued that in some areas a failure to explicitly take age into account has consequences that disadvantage older workers. Thus, we found little evidence in any case study setting of age discrimination in access to training programs. However, we also found no evidence that training methods have been adapted to the specific requirements of older workers, even though the research literature suggests that older workers can be helped, at low cost, to overcome test anxiety or difficulties with the speed of learning requirements (Centre for Studies of Aging, 1995).

More importantly, corporate policies throughout the nation have unintended age-related consequences in that they are restructuring the entire life course and extending the duration of the “retirement” years. Such an extension has important consequences not only for the individual and his or her family (Marshall and Clarke, 1996), but also for the viability of social programs that provide support in the retirement years (Marshall and Marshall, 1996).

Our methodology allowed us to distinguish between formal corporate policies (or the absence thereof) and corporate practices as evidenced in the decision-making approaches reported by managers and the views expressed by employees. We did find some discrepancies. For example, managerial discretion is considered by many employees to be an important factor mediating their access to opportunities that the company formally provides, notably concerning flexible work arrangements. This was seen more in some companies than in others. In the Montreal garment industry and at Sun Life, managerial discretion is perceived by employees to have a major impact on the ways in which employees can reconcile conflicting obligations to their work and to their family.

Another difference between formal corporate policy and practice was found at NOVA, in which the company’s stated intentions to pursue an age-neutral policy of downsizing were not realized in practice. The objectives or the efforts of the company are not being questioned here. Rather, the difficulty of reconciling the company’s perceived needs to trim the size of its workforce, its needs to retain some experienced older workers, and its workers’ assessments of the many exit options available to them must be recognized.[14] In the end, many NOVA managers and employees felt that restructuring and, in particular, downsizing, adversely affected older workers.

At the practice level, the effects of a specific corporate policy will be mediated by the context of the firm. This reality, which argues for the importance of firm-based studies and suggests caution about interpretations based on large-scale surveys of human resources managers from a number of companies, is well illustrated with respect to the sensitivity of career mobility patterns to recruitment, exit, and career pathway policies and practices.

We noted that the concept of the progressive career, involving long duration with a company and a series of progressive promotions up the corporate ladder, is eroding in the cases we studied (and more generally). An unintended consequence of this in some work settings (but not all) is to reduce job satisfaction. Job satisfaction is normally thought to reduce job commitment and should therefore lead to early exit from the company; yet in none of the case studies we conducted was there any evidence that delayering, increased use of teamwork or lateral moves, or any other policies that diminish the strength of the old progressive career patterns was designed with this purpose in mind.

For example, at Slater Steels there was little upward mobility but this was not dispiriting to employees, who had high job security and high job satisfaction. At Sun Life, low mobility signalled plateauing and a kind of fatalistic discomfort; but it was not associated with expectations of retiring early -- perhaps because plateauing also signals that the broader job market would not be receptive to an older job seeker. At NOVA, low upward mobility is not associated with plateauing. The corporate culture is such that there are few expectations of upward mobility at NOVA. In the garment industry, the concept of upward mobility or of a career was almost meaningless to the workers.

[14] Journalistic accounts of corporate mis-calculations on retirement incentive plans now frequently appear, with examples of “too many” workers taking incentive packages that proved to be overly generous or attractive in light of the companies’ downsizing targets.

In Canada, corporate sensitivity is not high either with respect to the aging of the workforce on the one hand, or to the age-specific impact of widespread corporate downsizing activities on the other hand. Yet corporate restructuring activities are having a major impact in restructuring the relationship between work and the life course, both while people are still in paid employment and as to the timing and nature of their transitions from employment to complete retirement. These restructuring activities have largely unintended consequences that differ for younger and older workers and that have long-duration impact on them. As restructuring and downsizing come to be increasingly prevalent, there are signs that the individual's consciousness of the life course is changing. The case of NOVA corporation goes so far at to point to the explicit attempts of the corporation to change the identities of its employees so as to foster a more individualized view of the career-- a move from the structuring of the life course by work to the responsibility of the individual to structure his or her own individual life course, where work is a resource, but not the source, of such structuring.

Firm-based practices on age, work and retirement, we have suggested, are shaped by explicit or implicit policies that have little explicit reference to age. While we have focused at the firm level, these policies and practices rarely stand alone but are responsive to public policies dealing with a range of issues such as pensions, health care, and age discrimination provisions, as well as to national and global economic processes that we have touched on only as context for this paper. In comparing and contrasting five case studies from the Canadian context, we have described great differences among them. These differences stem in part from the different global economic forces and different technologies found in the various sectors of the economy, but they also illustrate the important role of the firm in setting policies and initiating practices with profound implications for the future of age and work.

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